

There Is a Controversy

Going on between the exponents of Hot Air, Hot Water and Steam Heating Apparatus. Doubtless it will continue to go on without final settlement, because each system has its advantages, there is, however, no argument that will convince hundreds of people who are now using

"Radiant" Home Stoves

that some other kind is just as good. We have all sizes in stock.

Planters' Hardware Co.,
Incorporated
South Main St.
Hopkinsville, Kentucky.

The facilities of Our Mill is such that we can get out anything in the way of Dressed Material on very short notice. : : : :

We are confident we have in our employ the most skilled workmen in the city and guarantee the quality of our mill work to be first class in every particular. : : : :

HOPKINSVILLE LUMBER COMPANY,
INCORPORATED.

TRICK THE FOOLISH

SCHEMES OF PREMIUM MAIL ORDER HOUSES.

STUFF IS OF LITTLE VALUE.

Cheapest Kind of Goods Handled by These Concerns, and They Are Sold at the Highest Market Prices.

There are dozens of premium-giving mail order houses operating in different cities of the country. These houses reach out for trade in all parts of the country, and do not overlook the largest cities. They gain for their aides and their agents men, women and children, wives of lawyers, merchants, church workers and any class that they can. Some of them make a business catering to the Epworth leagues, the Sunday schools, the churches, and have plans by which the people are humbugged and loaded down with inferior goods, and the league, the Sunday school or the church gets a little cheap furniture, some dinky-dinky thing almost worthless for all the trouble gone to.

These premium concerns that put out baking powder, cheap coffees, groceries of every kind and description, generally put out the cheapest kinds of stuff. Recently samples of the goods that have been received from them have been sent to the chemists of the pure food departments in a number of cities, and universally the goods were found to be of the rankest kind. The coffee the cheapest Santos, and doctored up with roasted cereals and chickory; the baking powders were an abomination of cheap acids and other materials; the extracts were wholly synthetic, produced from coal-tar products, and so adulteration was carried to the extreme. These goods were sold at the highest prices and were of such class that no respectable grocer in any city or hamlet would have them in his stock. These are the classes that the good women, perhaps well-meaning, but not up to snuff, palm off upon their neighbors when they become the secretary of "the club," and the kind of dope they innocently give to their husbands and children, and when the little ones become sickened by partaking of the stuff, the dear little woman gladly pays some doctor four times the amount the abominable goods cost.

There will be something dropping pretty quick among a certain class of these big "companies." Their business is of the fraudulent kind and there is a likelihood that at no distant period the government officers will secure such evidence as will put many of the concerns out of business.

Catalogue Houses Busy.

Thousands of dollars are being spent with the big catalogue houses of the east by the residents of the small towns in southern Utah, according to reports brought to Salt Lake by Orson Hewlett, president of the Manufacturers' and Merchants' association, and Lorenzo Jenkins, secretary and manager of the Retail Merchants' association of the state.

Messrs. Hewlett and Jenkins spent nearly a week in Sanpete county and vicinity, calling merchants and farmers together to urge greater patronage of home industries. Ephraim, Moroni, Fairview, Spring City, Mount Pleasant, Fountain Green, Manti and Chester were visited and in each place the greatest enthusiasm was manifested by merchants over the campaign recently inaugurated by commercial bodies of the state for a more extensive patronage of home industries. Meetings were called and ways and means discussed by which the practice of patronizing the mail order houses can be done away with. This practice has reached alarming proportions in the southern part of the state, according to Messrs. Hewlett and Jenkins. One small town alone last month received goods to the value of \$1,200 from a big eastern mail order concern.—Salt Lake (Utah) Herald.

Broke Statue in Spite.

Mr. Kitamura Naofira, sculptor of the marble statue of a female, priced at 13,000 yen, which is exhibited in the Fine Arts building of the Tokio exposition, proceeded to the exposition on June 11, at 7 a. m., and deliberately knocked down the statue and destroyed the head and arms with an iron hammer, which he had originally used in carving the figure. The reason for this violent proceeding was that he considered that the prize commissioners of the Tokio exposition had shown bias in their awards, and were prone to confine high testimonials to artists of their own clique.—Japan Advertiser.

Calls for Energetic Action.

There is but one way for the country merchant to combat mail order evil and that is to organize and systematically fight and the battle must be carried on energetically if it is to win. This has been done in some sections of the country and can be done in others. Where a few years since the larger portion of the people have spent the major portion of their earnings with the mail order houses, today they do their purchasing at home, but this has only been accomplished by hard work by a thoroughly organized body—New Iberia Enterprise.

Has Too Good a Thing Here.

One of Chicago's mail order houses announces that for the present at least it will not invade England. It prefers to keep busy building up its little \$60,000,000-a-year business to man's life.

Condensed Semi-Annual Statement

Planters Bank and Trust Co.

Hopkinsville, Ky., Dec. 31st, 1907.

RESOURCES.	
Loans and Discounts.....	\$283,686.32
Mortgages.....	13,153.67
Stocks and Bonds.....	5,250.00
Overdrafts.....	2,207.27
Office Furniture and Fixtures.....	6,500.00
Banking House.....	22,300.00
Cash.....	\$71,605.32
Due from Banks 29,247.52	100,852.84
Total.....	\$433,950.10

LIABILITIES.	
Capital Stock.....	\$100,000.00
Surplus Fund.....	15,000.00
Undivided Profits.....	3,000.00
Unpaid Dividends.....	15.00
Dividend No. 61 this day.....	3,000.00
Rediscouunts.....	73,000.00
Due Banks.....	1,111.12
Due Individual Depositors 238,823.98	
Total.....	\$433,950.10

OHN B. TRICE, Cashier.
Amount of Trust Business this date.....\$312,589.25

Statement of Condition

—OF—

BANK OF HOPKINSVILLE

At Close of Business Dec. 31st, 1907.

RESOURCES:	
Loans and Discounts.....	\$360,403.64
Banking House.....	23,000.00
Stocks and Bonds.....	51,000.00
Cash and Sight Exchange.....	110,210.91
Total.....	\$544,614.55

LIABILITIES:	
Capital Stock.....	\$100,000.00
Surplus Fund.....	35,000.00
Undivided Profits.....	1,867.06
Due Depositors.....	324,061.76
Due Other Banks.....	41,421.73
Dividends Unpaid.....	264.00
Dividend No. 85, this day.....	4,000.00
Rediscouunts.....	38,000.00
Total.....	\$544,614.55

J. E. McPHERSON, Cashier.
WILL PROBATED

Condensed Statement Of The

First National Bank, HOPKINSVILLE, KY.

December 31st, 1907.

RESOURCES.	
Loans and Discounts.....	\$269,152.84
Overdrafts.....	1,152.28
Banking House, Furniture and Fixtures.....	22,227.50
U. S. Bonds, to Secure Circulation.....	75,000.00
Other Bonds.....	3,000.00
Cash and Cash Items.....	\$42,678.16
Due from Banks.....	45,516.78
Due from U. S. Treas.....	4,127.50
Total.....	\$512,855.06

LIABILITIES.	
Capital.....	\$75,000.00
Surplus and Undivided Profits.....	25,000.00
Reserved for Taxes.....	1,233.72
Circulation.....	75,000.00
Due Banks.....	319.83
Due Depositors.....	286,774.86
Re-Discounts.....	45,105.00
Dividends Unpaid.....	421.65
Dividend No. 35, this day 4 per cent.....	3,000.00
Total.....	\$512,855.06

CONDENSED STATEMENT

—OF THE—

CITY BANK, Hopkinsville, Ky.,

AT THE CLOSE OF BUSINESS ON Dec. 31st, 1907.

ASSETS.	
Loans.....	\$311,128.86
Banking House.....	17,000.00
Real Estate for Debt.....	2,000.00
Debt in Suit.....	33.39
Office Furniture and Fixtures.....	60,000.00
Cash and Exchange for clearing.....	46,068.54
Sight Exchange.....	56,254.54
Total.....	\$532,668.83

LIABILITIES.	
Capital Stock.....	\$60,000.00
Surplus.....	70,000.00
Contingent fund.....	3,000.42
Dividend No. 55, this day.....	3,000.00
Deposits.....	314,274.56
Due to Banks.....	22,333.85
Total.....	\$532,668.83

W. T. TANDY, Cashier.

Quarterly Report

The Bank of Pembroke

At the close of business on the 31st day of Dec., 1907.

RESOURCES.	
Loans and Discounts.....	\$63,037.02
Overdrafts, secured.....	247.24
Due from National Banks.....	00
Due from State Banks and Banks.....	2,832.26
Due from Trust Companies.....	3,409.12
Banking House and Lot.....	5,000.00
Office Real Estate.....	5,000.00
Mortgages.....	5,405.00
U. S. Bonds.....	00
Other Stock and Bonds.....	00
Specie.....	226.63
Currency.....	2,462.00
Exchange for Clearings.....	3,383.63
Other Items Carried as Cash.....	00
Furniture and Fixtures.....	00
Fund to Pay Taxes.....	00
Current Expenses Last Quarter.....	00
Give description, location, value and how long owned, all real estate except banking house and lot, if any owned longer than five years.....	None
Total.....	\$83,341.27

LIABILITIES.	
Capital Stock paid in, in cash.....	\$20,000.00
Surplus Fund.....	3,500.00
Undivided Profits.....	128.70
Due Depositors as follows, viz:	
Deposits subject to check, (on which interest is not paid).....	\$34,291.51
Deposits subject to check, (on which interest is paid).....	00
Demand certificates of deposits, (on which interest is paid).....	00
Time certificates of deposits, (on which interest is paid).....	00
Savings Deposits (on which interest is paid).....	10,324.06
Certified Checks.....	44,615.57
Due National Banks.....	00
Due State Banks and Banks.....	00
Due Trust Companies.....	00
Cashier's Checks outstanding.....	00
Bills Rediscouunted.....	14,500.00
Unpaid Dividends.....	600.00
Taxes due and Unpaid.....	00
Capital Stock not paid.....	00
Total.....	\$83,341.27

SUPPLEMENTARY.
Highest amount of indebtedness of any stockholder, person, company or firm (including in the liability of the company or firm, the liability of the individual members thereof) directly or indirectly, if such indebtedness exceeds 20 per cent of capital stock actually paid in, and actual amount of surplus of the bank.....\$544
How is indebtedness stated in above item 1 secured? Personal Endorsement of individuals owning real estate valued at more than ten times this amount.....None
[See Sec. 583, Ky. Statutes.]
Highest amount of indebtedness of any director or officer, if amt of such indebtedness exceeds 10 per cent of paid up capital stock of bank.....None
Does amount of indebtedness of any person, company or firm, including in the liability of the company or firm, the liability of the individual members thereof, exceed 30 per cent of paid up capital and actual surplus?.....No
If so, state amount of such indebtedness.....None
Were all expenses, losses, interest and taxes deducted therefrom before declaring dividend, and was not less than 10 per cent of net profits of the bank for the period covered by the dividend carried to the surplus fund before said dividend was declared?.....Yes
[See Sec. 596, Ky. Statutes.]
Total..... \$83,341.27

STATE OF KENTUCKY, ss:
County of Christian.
I, Douglas Graham, Cashier of the Bank of Pembroke, a bank located and doing business in the town of Pembroke, in said county, being duly sworn, says that the foregoing report is in all respects a true statement of the condition of the said bank at the close of business on the 31st day of Dec., 1907, to the best of his knowledge and belief; and further says that the business of said bank has been transacted at the location named, and that the above report is made in compliance with an official notice received from the Secretary of State designating the 31st day of Dec., 1907, as the day on which such report shall be made.
Signed: Douglas Graham, Cashier.
O. E. Layne, Director.
J. P. Garnett, Director.
M. L. Levy, Director.
Subscribed and sworn to before me by Douglas Graham, the 2nd day of Jan., 1908.
J. H. PENDLETON, Not. Pub. C. C. Ky.
My commission expires February 27, 1910.

Statement of the Condition

—OF THE—

Bank of LaFayette,

LaFayette, Ky.

at the close of business on the 31st day of December 1907

RESOURCES.	
Loans and discounts.....	\$57,298.93
Overdrafts secured.....	145.00
Due from National Banks.....	5,295.65
Due from State Banks and Banks.....	651.46
Due from Trust Companies.....	5,947.11
Banking House and Lot.....	1,500.00
Other Real Estate.....	00
Mortgages.....	707.78
U. S. Bonds.....	00
Other Stock and Bonds.....	00
Specie.....	8,195.00
Currency.....	8,902.78
Exchange for Clearings.....	00
Other Items Carried as Cash.....	00
Furniture and Fixtures.....	1,500.00
Fund to Pay Taxes.....	00
Current Expenses Last Quarter.....	00
Give description, location, value and how long owned, all real estate except banking house and lot, if any owned longer than five years.....	NONE
Total.....	\$75,293.87

LIABILITIES.	
Capital Stock paid in, in cash.....	15,000.00
Surplus Fund.....	3,300.00
Undivided Profits.....	383.92
Due Depositors as follows, viz:	
Deposits subject to check (on which interest is not paid).....	29,834.50
Deposits subject to check (on which interest is paid).....	00
Demand Certificates of Deposit (on which interest is paid).....	00
Time Certificates of Deposit (on which interest is paid).....	15,163.14
Savings Deposits (on which interest is paid).....	00
Certified Checks.....	44,997.64
Due National Banks.....	00
Due State Banks and Banks.....	00
Due Trust Companies.....	162.30
Cashier's Checks Outstanding.....	00
Bills Rediscouunted.....	11,000.00
Unpaid Dividends.....	450.00
Taxes Due and Unpaid.....	00
Capital Stock not paid.....	00
Total.....	\$75,293.87

SUPPLEMENTARY.

Highest amount of indebtedness of any stockholder, person, company or firm (including in the liability of the company or firm, the liability of the individual members thereof) directly or indirectly, if such indebtedness exceeds 20 per cent of capital stock actually paid in, and actual amount of surplus of the bank.....None
How is indebtedness stated in above item 1 secured?.....None
[See Sec. 583, Ky. Statutes.]
Highest amount of indebtedness of any director or officer, if amt of such indebtedness exceeds 10 per cent of paid up capital stock of bank.....None
Does amount of indebtedness of any person, company or firm, including in the liability of the company or firm, the liability of the individual members thereof, exceed 30 per cent of paid up capital and actual surplus?.....No
If so, state amount of such indebtedness.....450.00
Were all expenses, losses, interest and taxes deducted therefrom before declaring dividend, and was not less than 10 per cent of net profits of the bank for the period covered by the dividend carried to the surplus fund before said dividend was declared?.....Yes
Total..... \$75,293.87

State of Kentucky, county of Christian ss:
R. J. Carothers, President of the Bank of LaFayette, a bank located and doing business in the town of LaFayette, in said county, being duly sworn, says the foregoing report is in all respects a true statement of the condition of the said bank at the close of business on the 31st day of December, 1907, to the best of his knowledge and belief; and further says that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Secretary of State designating the 31st day of December, 1907, as the day on which such report shall be made.
Signed: R. J. Carothers, President.
Ed. L. Weathers, Director.
R. S. Woolen, Director.
O. A. Elliott, Director.
Ed. L. Weathers Notary Public.
My Commission Expires March 1, 1908.

QUARTERLY REPORT

Farmers and Merchants Bank,

OF PEMBROKE, KY.,

At the close of business on the 31st day of December, 1907.

RESOURCES.

Loans and discounts.....	\$140,640.86
Overdrafts, secured.....	128.70
Due from National Banks.....	12,147.11
Due from State Banks and Banks.....	00
Due from Trust Companies.....	333.98
Banking House and Lot.....	21,991.33
Other Real Estate.....	00
Mortgages.....	00
U. S. Bonds.....	00
Other Stocks and Bonds.....	00
Specie.....	2,761.82
Currency.....	3,004.00
Exchange for Clearings.....	5,765.82
Other items carried as cash.....	588.25
Furniture and Fixtures.....	1,518.00
Fund to pay Taxes.....	00
Current Expenses last Quarter.....	00
Give description, location, value and how long owned, all real estate, except banking house and lot, if any owned longer than five years.....	None
Total.....	\$184,216.07

LIABILITIES.

Capital stock paid in, in cash.....	\$40,000.00
Surplus Fund.....	10,000.00
Undivided Profits.....	23.84
Due Depositors as follows:	
Deposits subject to check on which interest is not paid.....	71,869.01
Deposits subject to check on which interest is paid.....	00
Demand Certificates of Deposit on which interest is paid.....	00
Time Certificates of Deposit (on which interest is paid).....	11,005.63
Savings Deposits (on which interest is paid).....	5,979.49
Certified Checks.....	87,954.13
Due National Banks.....	00
Due State Banks and Banks.....	8,423.32
Due Trust Companies.....	8,423.32
Cashier's Checks Outstanding.....	00
Bills Rediscouunted.....	35,500.00
Unpaid Dividends.....	1,449.00
Taxes due and Unpaid.....	00
Capital Stock not Paid.....	00
Premium Unearned Interest.....	865.76

SUPPLEMENTARY.

Highest amount of indebtedness of any stockholder, person, company or firm, (including in the liability of the company or firm the liability of the individual members thereof) directly or indirectly, if such indebtedness exceeds 20 per cent of capital stock actually paid in, and actual amount of surplus of the bank.....None
How is indebtedness stated in above item 1 secured?.....None
[See Sec. 583, Ky. Statutes.]
Highest amount of indebtedness of any director or officer, if amount of such indebtedness exceeds 10 per cent of paid up capital stock of bank.....None
Does amount of indebtedness of any person, company or firm, including in the liability of the company or firm the liability of the individual members thereof, exceed 30 per cent of paid-up capital and actual surplus?.....No
If so, state amount of such indebtedness.....1,400.00
Were all expenses, losses, interest and taxes deducted therefrom before declaring dividend, and was not less than 10 per cent of net profits of the bank for the period covered by the dividend carried to the surplus fund before said dividend was declared?.....Yes
[See Sec. 596, Ky. Statutes.]
Total..... \$184,216.07

STATE OF KENTUCKY,

County of Christian.

I, W. Cross, Cashier of Farmers and Merchants Bank, a bank located and doing business at No. 101 street in the town of Pembroke in said county, being duly sworn, says the foregoing is in all respects a true statement of the condition of the said bank at the close of business on the 31st day of Dec., 1907, to the best of his knowledge and belief; and further says that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Secretary of State designating the 31st day of Dec., 1907, as the day on which such report shall be made.

Signed: J. W. Cross, Cashier.
R. T. Clifton, Director.
J. J. Garrett, Director.
Isaac Garrett, Director.

Subscribed and sworn to before me by J. W. Cross the 3rd day of Jan., 1908.

J. H. PENDLETON, Notary Public.

My commission expires Feb. 1910.

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Snappiest!
Best!

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